

31. ARBITRATION. This section does not apply to any dispute in which the amount in controversy is within the jurisdiction limits of, or is filed in, a small claims court, and you and we retain rights to self-help remedies, such as repossession. If following arbitration provision does not apply to leases originated in Washington, D.C.) You agree that if a dispute of any kind arises between you and us relating to this Agreement, or any term or condition of it, and if such dispute is not resolved by arbitration is chosen by either party, neither you nor we will have the right to litigate that claim in court or to have a jury hear that claim, or to engage in pre-arbitration discovery, except as provided for in the arbitration rules specified in this provision. The arbitration will be conducted in accordance with the rules of the American Arbitration Association pertaining to any claim subject to arbitration. The arbitrator's decision will generally be final and binding. Other rights you would have if you went to court may also not be available in arbitration. It is important that you read this entire provision carefully because it limits your rights, including your right to a trial by jury. Any claim, dispute or controversy (whether in contract, tort or otherwise, whether pre-existing, present or future) including constitutional, statutory, common law, intentional tort and equitable claims arising from or relating to (a) the credit or services offered or provided to you, (b) the actions of you, us or third parties, (c) the delivery of this arbitration provision, (d) the termination of this arbitration provision, or (e) your or our participation in arbitration in accordance with this arbitration provision and the Consumer Arbitration Rules of the American Arbitration Association ("AAA") in effect when the claim is filed (or in the event that either you or we terminate this arbitration provision, the arbitration rules in effect at the time of termination); these arbitration rules are no longer applicable to you or us after termination of this arbitration provision (unless you or we otherwise agree in writing). There shall be no authority for any Claims to be arbitrated on a class action basis. Arbitration can only decide individual disputes between you and us. You must pay all filing fees and costs associated with arbitration, including attorney fees, unless otherwise provided by law. You will be bound by the arbitration rules and by terms of the arbitration at AAA.ORG/778-7789 or www.acas.org/ArbRules. Any arbitration hearing that you attend will take place in the federal judicial district where you reside. At your request, we will advance the first \$200 of the filing fee for any hearing you may be required to attend; the arbitrator will determine whether you will be responsible for paying the remaining filing fees and costs of arbitration. You will be responsible for payment of the arbitration award, including attorney fees, unless otherwise provided by law.

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J.D. POWER

12/2/2022

J.D. POWER Used Cars/Trucks**EXHIBIT
C****Vehicle Information**

Vehicle:	2018 Dodge Charger Sedan 4D Daytona 5.7L V8	
Region:	Eastern	
Period:	December 2, 2022	
VIN:	2C3CDXCT7JH284938	
Mileage:	67,500	
Base MSRP:	\$38,995	
Typically Equipped MSRP:	\$40,390	
Weight:	4,264	

J.D. POWER Used Cars/Trucks Values

	Base	Mileage Adj.	Option Adj.	Adjusted Value
Monthly				
Trade-In				
Rough	\$23,850	N/A	\$350	\$24,200
Average	\$25,600	N/A	\$350	\$25,950
Clean	\$27,025	N/A	\$350	\$27,375
Clean Loan	\$24,325	N/A	\$350	\$24,675
Clean Retail	\$29,925	N/A	\$400	\$30,325
Weekly				
Auction				
Low	\$20,250	\$57	N/A	\$20,307
Average	\$24,700	\$57	N/A	\$24,757
High	\$29,175	\$57	N/A	\$29,232

*The auction values displayed include typical equipment and adjustments for mileage and any of the following applicable accessories: engine size, drivetrain, and trim.

Selected Options

	Trade-In/Loan	Retail
Rear Parking Sensors	w/body	w/body
Aluminum/Alloy Wheels	w/body	w/body
Heated Exterior Mirrors	w/body	w/body
Leather Seats	w/body	w/body
Power Passenger Seat	w/body	w/body
Power Sunroof [VIN Precision+]	\$350	\$400

J.D. POWER Used Cars/Trucks

	Trade-In/Loan	Retail
Cooled Front Seats	w/body	w/body
Driver's Seat Memory	w/body	w/body
Heated Front Seats	w/body	w/body
Heated Rear Seats	w/body	w/body